

Information to identify the case:

Debtor 1	Semra Bayram Williams	Social Security number or ITIN	xxx-xx-9063
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 5/31/18
Case number:	18-32849-KLP		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Semra Bayram Williams	
2. All other names used in the last 8 years		
3. Address	3655 Ivyridge Drive Chester, VA 23831	
4. Debtor's attorney Name and address	Ross C. Allen Owen & Owens PLC 15521 Midlothian Turnpike #300 Midlothian, VA 23113	Contact phone (804) 594-1911 Email: rallen@owenowens.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 415 E. Atlantic Street South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: June 1, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 10, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: September 10, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov)</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Semra Bayram Williams
 Debtor

Case No. 18-32849-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 309A

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 Total Noticed: 44

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db
 14398319 Semra Bayram Williams, 3655 Ivyridge Drive, Chester, VA 23831
 +Capl/justice, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,
 Salt Lake City, UT 84130-0258
 14398322 +Carmax Auto Finance, Attn: Bankruptcy Department, Po Box 440609, Kennesaw, GA 30160-9511
 14398323 +Catherine Slater Crawford, Esq, P.O. Box 238, Upperville, VA 20185-0238
 14398324 +Citibank/Shell Oil, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14398330 +Commissioner of Revenue, P.O. Box 124, Chesterfield, VA 23832-0908
 14398331 +Dallas J Williams, 3455 Ivyridge Dr, Chester, VA 23831-4954
 14398333 +Divaris Property Management Co, 200 S 10th St #1010, Richmond, VA 23219-4091
 14398334 +Genito Crossing Shopping Cente, 11168 Hull St. Rd., Midlothian, VA 23112-3252
 14398335 +Gurpal S. Bhuller, c/o Kerry Brian Hutcherson, P.O. Box 58, Chesterfield, VA 23832-0001
 14398336 +Haynes Home Furnishing, Attention: Legal, 5324 Virginia Beach Boulevard,
 Virginia Beach, VA 23462-1828
 14398340 +Orlans PC, P.O. Box 2548, Leesburg, VA 20177-7754
 14398342 PNC Bank, N.A., PO Box 489909, Charlotte, NC 28269-0000
 14398349 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440-0000
 14398350 +Tejinder S. Grewal, c/o Kerry Brian Hutcherson, P.O. Box 58, Chesterfield, VA 23832-0001
 14398352 +Universal Builders of America,, 2323 Westbrooke Dr., Columbus, OH 43228-9530
 14398353 +Virginia Family Dentistry, 1612 Huguenot Rd., Midlothian, VA 23113-2427
 14398356 +Westviewfnsnv, 1068 Temple Ave, Colonial Heights, VA 23834-2981

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rallen@owenowens.com Jun 02 2018 03:21:24 Ross C. Allen, Owen & Owens PLC,
 15521 Midlothian Turnpike #300, Midlothian, VA 23113
 tr +E-mail/Text: brobinson@iq7technology.com Jun 02 2018 03:23:03 Bruce E. Robinson,
 P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701
 14398316 +EDI: AFNIRECOVERY.COM Jun 02 2018 07:08:00 Afni, Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 14398317 +EDI: PHINAMERI.COM Jun 02 2018 07:03:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 14398318 +EDI: AMEREXPR.COM Jun 02 2018 07:03:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14398320 +EDI: CAPITALONE.COM Jun 02 2018 07:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14398321 +EDI: CAPITALONE.COM Jun 02 2018 07:03:00 Capital One Na,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14398326 +EDI: WFNNB.COM Jun 02 2018 07:03:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14398325 +EDI: WFNNB.COM Jun 02 2018 07:03:00 Comenity Bank/dots, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14398327 EDI: WFNNB.COM Jun 02 2018 07:03:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218-0000
 14398328 +EDI: WFNNB.COM Jun 02 2018 07:03:00 Comenity Capital/mprc, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14398329 +EDI: WFNNB.COM Jun 02 2018 07:03:00 Comenitybank/New York, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14398332 EDI: RCSDELL.COM Jun 02 2018 07:08:00 Dell Financial Services LLC, Attn: President/CEO,
 Po Box 81577, Austin, TX 78708-0000
 14398337 +E-mail/Text: collections@e-hps.com Jun 02 2018 03:21:36 Heartland Payment Systems,
 1 Heartland Way, Jeffersonville, IN 47130-5870
 14398338 +EDI: CBSKOHL.COM Jun 02 2018 07:03:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14398339 +EDI: MERRICKBANK.COM Jun 02 2018 07:03:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14398341 +E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Jun 02 2018 03:23:00 Pawnee Leasing Corp.,
 3801 Automation Way #207, Fort Collins, CO 80525-5735
 14398343 +EDI: RMSC.COM Jun 02 2018 07:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14398344 +EDI: RMSC.COM Jun 02 2018 07:03:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14398345 +EDI: RMSC.COM Jun 02 2018 07:03:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14398346 +EDI: RMSC.COM Jun 02 2018 07:03:00 Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14398347 +EDI: RMSC.COM Jun 02 2018 07:03:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14398351 E-mail/Text: tidewaterlegalebn@twcs.com Jun 02 2018 03:21:41 Tidewater Finance Co,
 6520 Indian River Rd, Virginia Beach, VA 23464-0000
 14398348 +EDI: WTRRNBBANK.COM Jun 02 2018 07:03:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 14398354 +EDI: WFFC.COM Jun 02 2018 07:08:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657
 14398355 +EDI: WFFC.COM Jun 02 2018 07:08:00 Wellsfargo, Attn: Bankruptcy, Po Box 9210,
 Des Moines, IA 50306-9210

TOTAL: 26

District/off: 0422-7

User: smithla
Form ID: 309A

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Total Noticed: 44

Date Rcvd: Jun 01, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;brobinson@ecf.epiqsystems.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Ross C. Allen on behalf of Debtor Semra Bayram Williams rallen@owenowens.com,
awhite@owenowens.com

TOTAL: 3